

FORM B1 United States Bankruptcy Court Southern District of West Virginia					Voluntary Petition																			
Name of Debtor (if individual, enter Last, First, Middle) Muncy, Ralph (NMN)				Name of Joint Debtor (Spouse)(Last, First, Middle) Muncy, Maria (NMN)																				
All Other Names used by the Debtor in the last 6 years (include married, maiden and trade names): N/A				All Other Names used by the Debtor in the last 6 years (include married, maiden and trade names): N/A																				
Last four digits of Soc. Sec. No./Complete EIN or other Tax ID No. (if more than one, state all) XXX-XX-7103				Last four digits of Soc. Sec. No./Complete EIN or other Tax ID No. (if more than one, state all) XXX-XX-8126																				
Street Address of Debtor (No. & Street, City, State and Zip Code) Jennies Creek Rd., Crum, WV 25669				Street Address of Debtor (No. & Street, City, State and Zip Code) SAME																				
County of residence or of the principal place of business: Wayne County				County of residence or of the principal place of business: SAME																				
Mailing Address of Debtor (if different from street address) P. O. Box 68, Crum, WV 25669				Mailing Address of Joint Debtor (if different from street address) SAME																				
Location of Principal Assets of Business Debtor (If different from street address above) N/A																								
Information Regarding The Debtor (Check The Applicable Boxes)																								
VENUE (Check Applicable Box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District <input type="checkbox"/> There is a bankruptcy case concerning the debtor's affiliate, general partner, or partnership pending in this case																								
Type of Debtor (Check All Boxes That Apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____				Chapter of Section of Bankruptcy Code Under Which the Petition is Filed (Check One Box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding																				
Nature of Debts (Check One Box) <input checked="" type="checkbox"/> Consumer / Non-Business <input type="checkbox"/> Business				Filing Fee (Check One Box) <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals Only) Must attach signed application for the Courts consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.																				
Chapter 11 Small Business (Check All Boxes That Apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(c) (Optional)																								
Statistical / Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY																		
Estimated Number of Creditors	1-15 X	16-49	50-99	100-199	200-999			1000+																
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000.</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td colspan="8">X</td> </tr> </table>								\$0 to \$50,000.	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	X								
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X																								
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X																								

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtors

Ralph (NMN) Muncy and Maria (NMN) Muncy**Prior Bankruptcy Case Filed Within the Last 6 Years** (If More than One Attach Additional Sheet)Location
Where Filed:

Case Number:

Date filed:

Pending Bankruptcy Case Filed by any Spouse, Partner of Affiliate of this Debtor (If More than One Attach Additional Sheet)

Name of Deb

Case Number:

Date filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtors (Individual/ Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

(If the petitioner is an individual whose debts are primarily consumer debts and has chose to file under Chapter 7)) I am aware that I may proceed under Chapter 7, 11, 12 or 13 of Title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Ralph (NMN) Muncy

Signature of Debtor

★ /s/ Maria (NMN) Muncy

Signature of Joint Debtor

Telephone Number (If not represented by an attorney)

Date: _____

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g. forms 10K an 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities and Exchange Act of 1934 and is requesting relief under Chapter 11)

☐ Exhibit A is attached and made part of this petition.

Exhibit B

(To be completed if the debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under Chapter 7, 11, 12, or 13 of Title 11, United States Code, and have explained the relief available under each such chapter.

/s/ Scott G. Stapleton

Signature of Attorney for Debtors

Date

Signature of Attorney/s/ Scott G. Stapleton

Signature of Attorney for Debtors

Scott G. Stapleton

Stapleton Law Offices

400 Fifth Ave.

Huntington, WV 25701

(304) 529-7391

Date

Exhibit C

Does the debtor own or have possession of any property that poses a threat of imminent domain and identifiable harm to public health or safety

☐ Yes, and Exhibit C is attached and made part of this petition
☒ No

Signature of Non-Attorney Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition PreparerSocial Security NumberAddress

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

XSignature of Authorized IndividualDate

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Signature of Debtor (Corporate /Partnership)

I declare under Penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the Chapter of Title 11, United States Code, specified in this petition.

XSignature of Authorized IndividualPrinted name of Authorized IndividualTitle of Authorized IndividualDate

United States Bankruptcy Court For the Southern District of West Virginia

In Re: **Ralph (NMN) Muncy and Maria (NMN) Muncy**

Case No. _____

Chapter 7

Debtors (include here all names used by debtors within last six years)

DISCLOSURE OF COMPENSATION

I certify that I am the attorney for the said debtors and that the compensation paid or promised me for the services rendered or to be rendered in connection with the said case is as follows:

\$300.00 paid

\$450.00 (or less) to be paid,

plus \$209.00 filing fee and that the source of the compensation paid was debtors' assets and earnings and the source of the compensation to be paid is the debtors' assets and earnings. I have not shared or agreed to share such compensation with any other person (outside of a member or regular associate of my law firm) except nominal appearance fees for out of town appearances by local counsel.

Dated _____

/s/ Scott G. Stapleton

Attorney for the Petitioner
Stapleton Law Office
400 Fifth Avenue
Huntington, WV 25701
(304) 529-1130

United States Bankruptcy Court For the Southern District of West Virginia

In Re: Ralph (NMN) Muncy and Maria (NMN) Muncy

Case No. _____

SUMMARY OF SCHEDULES

Name of Schedule	Attached	No. of Sheets	Assets	Liabilities	Other
A - Real Property	Yes	1	\$ 139,000.00		
B - Personal Property	Yes	2	\$ 45,890.00		
C - Property Claimed as exempt	Yes	1			
D - Creditors holding Secured Claims	Yes	1		\$ 173,000.00	
E - Creditors holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 8,155.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtors	Yes	1			\$ 3,720.00
J - Current Expenditures of Individual debtors	Yes	1			\$ 3,864.00
Total No. of sheets in all schedules		11			
Total Assets			\$ 184,890.00		
Total Liabilities				\$ 181,155.00	

Case No. _____

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and location of property	Nature of Debtor's Interest	Husband Wife Joint Comm.	Current Market Value of Debtor's interest in property without deducting any secured claim or exemption	A m o u n t o f Secured Claim
House & lot at Jennies Creek Rd., Crum, WV 25669			\$ 125,000.00	\$ 120,000.00
Interest in 24 acres vacant land sold on land contract for \$16,000.00 in 2004.			\$ 14,000.00	
Total			\$ 139,000.00	\$ 120,000.00

Document Page 6 of 31
SCHEDULE B PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location	Husband, Wife, Joint, Community	Market Value of Deb- tor's interest without deduction for secured claims or exemptions
1. Cash on hand		Cash In debtor's pockets	JT	\$ 25.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses or cooperatives		Checking Accounts	JT	\$ 300.00
3. Security deposits with public utility companies, landlords and others	X			
4. Household good, supplies and furnishings, including audio, video and computer equipment		See Attachment Sheet 1	JT	\$ 5,375.00
5. Books, pictures and other art objects, antique stamp, coin, record, CD, and other collections or collectibles	X			
6. Wearing Apparel		One Lot Miscellaneous Clothes	JT	\$ 500.00
7. Furs and Jewelry		One Lot Miscellaneous Jewelry	JT	\$ 500.00
8. Firearms, sports, photographic and other hobby equipment	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities (Itemize and name each issuer)	X			
11. Interests in IRA, ERISA, Keogh or other pension or profit sharing plans (Itemize)	X			
12. Stocks and interests in incorporated and unin- corporated companies (Itemize)	X			
13. Interests in partnerships or joint ventures (Itemize)	X			
14. Government and Corporate bonds and other negotiable and nonnegotiable interests	X			
15. Accounts receivable	X			
16. Alimony maintenance support and property settlements to which the debtor is or may be entitled (Give particulars)	X			
17. Other liquidated debts owing debtor, including tax refunds (Give particulars)	X			

Type of Property		NONE	Description and Location	Husband, Wife, Joint, Community	Market Value of Debtor's interest without deduction for secured claims or exemptions
18.	Equitable and future interests, life estates and rights or powers exercisable for the benefit of the debtor other than those listed in the schedule of Real Property	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy or trust	X			
20.	Contingent and unliquidated claims of every nature, including tax refunds, counterclaims of debtor and rights of setoff claims (Give estimated value of each)		Social Security accrued	H	\$ 2,231.00
			Wages accrued	W	\$ 535.00
			Retirement Accrued	H	\$ 224.00
			Land Contract Payments Accrued		\$ 200.00
21.	Patents, copyrights and other intellectual property (Give particulars)	X			
22.	Licenses, franchises and other general intangibles (Give particulars)	X			
23.	Automobile, trucks, trailers and other vehicles		2002 Impala		\$ 9,000.00
			2003 Ford Ranger		\$ 12,000.00
			2001 Clayton Mobile Home		\$ 15,000.00
24.	Boats, motors and accessories	X			
25.	Aircraft and accessories	X			
26.	Office equipment and furnishings and supplies	X			
27.	Machinery fixtures, equipment and supplies used in business	X			
28.	Inventory	X			
29.	Animals	X			
30.	Crops, growing or harvested (Give particulars)	X			
31.	Farming equipment and implements	X			
32.	Farm supplies, chemicals and feed	X			
33.	Other personal property of any kind not already listed Itemize.	X			
TOTAL					\$ 45,890.00

ATTACHMENT SHEET "1"

***DEBTOR/S OWN/S ALL LISTED ITEMS
FOR WHICH VALUES APPEAR TO THE RIGHT**

Living Room Suite	\$ 200.00
Dining Room Suite	\$ 100.00
Bedroom Suite	\$ 1,000.00
Televisions	\$ 700.00
Stereo	\$ 50.00
Computer	\$ 1,200.00
Stove	\$ 100.00
Refrigerator	\$ 25.00
Couch	\$ 25.00
Tables	\$ 250.00
Washer / Dryer	\$ 500.00
Room Air Conditioners	\$ 75.00
VCR	\$ 50.00
Freezer	\$ 50.00
Tools	\$ 500.00
Lawn Mower	\$ 50.00
Miscellaneous	\$ 500.00
Total	\$ 5,375.00

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which the debtor is entitled under:

(Check One Box)

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d) **Note: These exemptions are available only in certain states.**

☐ 11 U.S.C. § 522(b)(2): Exemptions available available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Current Market Value of property without deducting exemptions
House & lot at Jennies Creek Rd., Crum, WV 25669	WV Code 38-10-4(a)	\$ 5,000.00	\$ 125,000.00
Interest in 24 acres vacant land sold on land contract for \$16,000.00 in 2004.	WV Code 38-10-4(a)	\$ 14,000.00	\$ 14,000.00
Cash In debtor's pockets	WV Code 38-10-4(e)	\$ 25.00	\$ 25.00
Checking Accounts	WV Code 38-10-4(e)	\$ 300.00	\$ 300.00
Living Room Suite Bedroom Suite Stereo Stove Couch Washer / Dryer VCR Tools Miscellaneous	Dining Room Suite Televisions Computer Refrigerator Tables Room Air Conditioners Freezer Lawn Mower WV Code 38-10-4(c)	\$ 5,375.00	\$ 5,375.00
One Lot Miscellaneous Clothes	WV Code 38-10-4(c)	\$ 500.00	\$ 500.00
One Lot Miscellaneous Jewelry	WV Code 38-10-4(d)	\$ 500.00	\$ 500.00
Social Security accrued	WV Code 38-10-4(e)	\$ 2,231.00	\$ 2,231.00
Wages accrued	WV Code 38-10-4(e)	\$ 535.00	\$ 535.00
Retirement Accrued	WV Code 38-10-4(e)	\$ 224.00	\$ 224.00
Land Contract Payments Accrued	WV Code 38-10-4(e)	\$ 200.00	\$ 200.00
2002 Impala	WV Code 38-10-4(b)	\$ 0.00	\$ 9,000.00
2003 Ford Ranger	WV Code 38-10-4(b)	\$ 0.00	\$ 12,000.00
2001 Clayton Mobile Home	WV Code 38-10-4 (e)	\$ 0.00	\$ 15,000.00
TOTAL		\$ 28,890.00	\$ 184,890.00

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURITY

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions above)	code debtor	H W JT COM	Date Claim incurred, Nature of Lien & desc. & mkt. value of prop. subject to lien	Contingent - Unliquid - Disputed	Amount of claim w/o deducting value of collateral	Unsecured portion, if any
ACCOUNT NO. 7035			Home			
Citi Financial P. O. Box 8020 South Hackensack, NJ 07606			VALUE \$ 125,000.00		\$ 110,000.00	
ACCOUNT NO. 7035			Home			
Citi Financial P. O. Box 8020 South Hackensack, NJ 07606			VALUE \$ 125,000.00		\$ 10,000.00	
ACCOUNT NO. 8230			2003 Ranger			
Wells Fargo P. O. Box 13460 Philadelphia, PA 19101-3460			VALUE \$ 12,000.00		\$ 17,000.00	\$ 5,000.00
ACCOUNT NO. 9816			2002 Impala			
Bank of Mingo P.O. Box 31 Naugatuck, WV 25685-0031			VALUE \$ 9,000.00		\$ 10,000.00	\$ 1,000.00
ACCOUNT NO. 8906			2001 Mobile Home			
Greentree 1100 Circle 75 Parkway, Ste. 1100 Atlanta, GA 30339-3176			VALUE \$ 15,000.00		\$ 26,000.00	\$ 11,000.00
TOTAL					\$ 173,000.00	\$ 17,000.00

In Re: Ralph (NMN) Muncy and Maria (NMN) Muncy

Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, last four digits of the account number, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

XXX Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY

☐ **Extensions of Credit in an Involuntary Case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U. S. C. 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,650* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U. S. C 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. 507(a)(6).

☐ **Alimony, Maintenance, or support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Other Certain Debts Owed to Government**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9)

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

_____ Continuation Sheets attached

(Continuation Sheet)

\$ 0.00

In Re: Ralph (NMN) Muncy and Maria (NMN) Muncy

Case No. _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check if Debtor has no executory contracts or unexpired leases

Name and mailing address, including zip code, of other parties to lease or contract	Description of contract or lease and nature of debtors' interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Linda Martin Jennies Creek Rd. Crum, WV 25669	Land contract on 24 acres in Fort Gay, WV. Debtors are sellers

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check if Debtor has no Codebtors

Name and address of Codebtor	Name and address of Creditor

Form B6I (12/03)

Document Page 15 of 31

In Re: Ralph (NMN) Muncy and Maria (NMN) Muncy

Case No. _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTORS

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status	Dependents of Debtor and Spouse		
		Age:	Relationship:
Married		18 15	daughter son
EMPLOYMENT:	Debtor	Spouse	
Name of Employer:		Wright Management	
How Long Employed:			
Address of Employer:		Lovely, KY	
	Debtor	Spouse	
Income: (Estimate of average monthly wages, salary and commissions; Pro rate if not paid monthly)		\$ 1,200.00	
Estimated Monthly Overtime			
SUBTOTAL	\$ 0.00	\$ 1,200.00	
Less Payroll Deductions		\$ 135.00	
a. Payroll Taxes and Social Security			
b. Insurance			
c. Union Dues			
d. Other (Specify)			
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 135.00	
TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 1,065.00	
Regular income available from operation of a business, profession or farm (Attach detailed statement)			
Income from Real Property	\$ 200.00		
Interest and Dividends			
Do you receive alimony, maintenance or support payments payable to the debtor for the debtor's use or that of the dependents listed above			
Social Security or other Government assistance Specify _____ Social Security	\$ 2,231.00		
Pension or Retirement Income	\$ 224.00		
Other Monthly Income (Specify)			
Total Monthly Income	\$ 2,655.00	\$ 1,065.00	
Total Monthly Combined Income	\$ 3,720.00		
Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: NONE			

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

_____ Check if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse"

Rent or home mortgage payment (include lot rental for mobile home) Are Real Estate Taxes Included Yes <input type="checkbox"/> No <input type="checkbox"/> Is Property Insurance Included Yes <input type="checkbox"/> No <input type="checkbox"/>		\$	1,030.00
Utilities:	Electricity and Heating Fuel	\$	250.00
	Water and Sewer	\$	75.00
	Telephone	\$	50.00
	Other: <u>Cable and/or Internet</u>	\$	101.00
Home maintenance			
Food		\$	700.00
Clothing		\$	75.00
Laundry and Cleaning		\$	25.00
Medical and Drug Expenses		\$	100.00
Transportation (Not including car payment)		\$	350.00
Recreation, Clubs, Entertainment, Newspapers, Magazines, etc.		\$	100.00
Charitable contributions			
Insurance (not deducted from wages or included in mortgage payment):			
Homeowners or Renters		\$	67.00
Life			
Health			
Auto		\$	224.00
Other _____			
Taxes (not deducted from wages or included in mortgage payment) Specify _____			
Installment Payments			
Auto <u>2002 Impala</u>		\$	282.00
Other <u>2003 Ranger</u>		\$	435.00
Alimony, maintenance or support payments paid to others			
Payments for support of all additional dependents not living at home			
Regular expenses from operation of business profession or farm (Attach detailed statement)			
Other (specify)			
Total Monthly Expenses (Report also on Summary of Schedules)		\$	3,864.00
(FOR CHAPTER 12 DEBTORS ONLY) Provide the Information Requested Below, Including Whether Plan Payments Are to Be Made Bi-weekly, Monthly, Annually or at Some Other Regular Intervals.			
A.	Total projected monthly income		
B.	Total projected monthly expenses		
C.	Expenses Income (A-B)		
D.	Total amount to be paid into plan each <u>month</u>		

Form 7
(12/03)

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

United States Bankruptcy Court
For the Southern District of West Virginia

In Re: **Ralph (NMN) Muncy and Maria (NMN) Muncy**

Case No. _____

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Regarding year to date income (assuming debtors have worked all year at their present jobs and pay rates) see Schedule I

	AMOUNT	SOURCE (if more than one)
Husband	\$0,000.00 income for 2003 \$0,000.00 income for 2004 \$0,000.00 income for 2005 year to date	
Wife	\$6,000.00 income for 2003 \$10,000.00 income for 2004 \$5,000.00 income for 2005 year to date	

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, or profession, or operation of debtor's business during the two years immediately preceding the commencement of this case. Give Particulars. State also the gross amounts received during the two years immediately preceding this calendar year. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or Chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

\$2,231.00 monthly
\$ 224.00 monthly
\$ 200.00 monthly

Social Security
Retirement
Land Contract Payment

3. Payments Of Loans, Installment Purchases, And Other Debts

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within **90 days** immediately preceding the commencement of the case (Married debtors filing under chapter 12 or Chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

NONE

b. List all payments made within **one year** immediately preceding the commencement of the case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or Chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

NONE

4. Suits, Executions, and Attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or Chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND
LOCATION

STATUS OR
DISPOSITION

NONE

b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case filing of the original proceeding herein? (Married debtors filing under chapter 12 or Chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

NONE

5. Repossessions, Foreclosures And Returns.

List all property been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or Chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE
SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

NONE

6. Assignments and Receiverships

a. Describe any assignment of your property for the benefit of your creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or Chapter 13 must include information concerning any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT

NONE

b. List all property which has been in the hands of a custodian, receiver, trustee or court appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or Chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and

a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT
CASE TITLE AND NUMBER

DATE OF ORDER

DESCRIPTION AND
VALUE OF PROPERTY

NONE

7. Gifts

a. List all gifts and charitable contributions, made within **one year** immediately preceding the commencement of this case except ordinary and usual presents to family members aggregating less than \$209.00 in value per individual family member and charitable contributions, aggregating less than \$100.00 per recipient. during the year immediately preceding the filing of the petition herein? (Married debtors filing under chapter 12 or Chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR,
IF ANY

DATE OF GIFT

DESCRIPTION AND
VALUE OF GIFT

NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case** (Married debtors filing under chapter 12 or Chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED
IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

NONE

9. Payments Related To Debt Counseling or Bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF
PAYOR IF OTHER THAN THE
DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE
OF PROPERTY

Stapleton Law Offices
400 Fifth Ave.
Huntington, WV 25701

2005

**Filing Fee: \$209.00; Attorney's
fees: \$750.00 (or less)**

10. Other Transfers

List all other property other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case (Married debtors filing under chapter 12 or Chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE
RECEIVED

NONE

11. Closed Financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed sold or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit or other instruments shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses, and other financial institutions. (Married debtors filing under chapter 12 or

Chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	------------------------------------

NONE

12. Safe Deposit Boxes

List each safe deposit box or depository in which the debtor has or had securities, cash or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or Chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------	---------------------------------------

NONE

13. Setoffs

List all Setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or Chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

NONE

14. Property Held For Another Person.

List all property owned by another person that debtor holds or controls

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

NONE

15. Prior Address of Debtor

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also and separate address of either spouse.

ADDRESS	NAME USED	DATE OF OCCUPANCY
---------	-----------	-------------------

NONE

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

NONE

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

NONE

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

NONE

18. Nature, Location and Name of Business

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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NONE

- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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NONE

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six

years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books Records, and Financial Statements.

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor. .

NAME AND ADDRESS

DATES SERVICES RENDERED

NONE

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of accounts and records, or prepared a financial statement of the debtor. .

NAME

ADDRESS

DATES SERVICES RENDERED

NONE

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of accounts and records of the debtor. If any of the books of account and records are not available, explain. .

NAME

ADDRESS

NONE

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor..

NAME AND ADDRESS

DATE ISSUED

NONE

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. .

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

NONE

b. List the name and address of the person having possession of the records of each of the two inventories reported in a. above..

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

NONE

21. Current Partners Officers Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership..

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

NONE

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation..

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK
OWNERSHIP

NONE

22. Former Partners Officers Directors and Shareholders

a. If the Debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. .

NAME	ADDRESS	DATE OF WITHDRAWAL
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NONE

b. If the Debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case..

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

NONE

23. Withdrawals from a Partnership or Distributions By a Corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case..

NAME AND ADDRESS OF RECIPIENT, RELATIONSHIP TO THE DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	--------------------------------	--

NONE

24. TAX Consolidation Group

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

NONE

b. If the Debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case..

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

NONE

25. Pension Funds

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

NONE

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____ Signature /s/ Ralph (NMN) Muncy
of Debtor

Date _____ Signature /s/ Maria (NMN) Muncy
Of Joint Debtor (if any)

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____ Signature _____

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to the debtor]

_____ continuation sheets attached

*Penalty for making false statement: Fine of up to \$500
000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571*

Official Form 6-Cont.
(12/03)

In Re: **Ralph (NMN) Muncy and Maria (NMN) Muncy**

Case No. _____

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ____ sheets, and that they are correct to the best of my knowledge, information and belief.

Date _____ Signature /s/ Ralph (NMN) Muncy
of Debtor

Date _____ Signature /s/ Maria (NMN) Muncy
Of Joint Debtor (if any)
[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S. C. § 100(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, The _____ (President or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the Corporation or partnership named as the Debtor in this case declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ____ sheets, and that they are correct to the best of my knowledge, information and belief.

Date _____ Signature _____

[Print of type name of individual signing on behalf of debtor.]

An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor
Penalty for making a false statement or concealing property. Fine of up to \$500,000.00 or imprisonment for up to 5 years or both 18 U.S.C. 152 and 3571

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S. C. § 100(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____

Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. PROPERTY TO BE SURRENDERED.

Property Description	Creditor's Name
1. 2001 Mobile Home	Greentree 1100 Circle 75 Parkway, Ste. 1100 Atlanta, GA 30339-3176
2.	

b. PROPERTY TO BE RETAINED

		Debt will be reaffirmed pursuant to 524C	Property is claimed as exempt and will be redeemed pursuant to 722	Lien will be avoided pursuant to 522F & property will be exempt	Property will be retained & debtor shall pay according to contract
Property Description	Creditor	Reaffirm	Redeem	Lien Avoided	Retain
Home	Citi Financial P. O. Box 8020 South Hackensack, NJ 07606				X
Home	Citi Financial P. O. Box 8020 South Hackensack, NJ 07606				X
2003 Ranger	Wells Fargo P. O. Box 13460 Philadelphia, PA 19101-3460				X
2002 Impala	Bank of Mingo P.O. Box 31 Naugatuck, WV 25685-0031				X

Date: _____

X

/s/ Ralph (NMN) Muncy

(Dtr)

★

/s/ Maria (NMN) Muncy

(Dtr)

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A Bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156

UNITED STATES BANKRUPTCY COURT
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

I, the debtor, affirm that I have read this notice.

	/s/ Ralph (NMN) Muncy	/s/ Maria (NMN) Muncy	
Date	Signature of Debtor	Signature of Joint Debtor	Case Number

United States Bankruptcy Court For the Southern District of West Virginia

In Re: **Ralph (NMN) Muncy and Maria (NMN) Muncy**

Case No. _____

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his knowledge.

Dated _____

X

/s/ Ralph (NMN) Muncy

Debtor

★

/s/ Maria (NMN) Muncy

Debtor

Bank of Mingo
P.O. Box 31
Naugatuck, WV 25685-0031

Bank of Mingo
P.O. Box 31
Naugatuck, WV 25685-0031

Capital One
P. O. Box 790216
St. Louis, MO 63179-0216

Citi Financial
P. O. Box 8020
South Hackensack, NJ 07606

Citi Financial Retail
P. O. Box 8019
South Hackensack, NJ 07606

Greentree
1100 Circle 75 Parkway, Ste. 1100
Atlanta, GA 30339-3176

Household Credit Services
Orchard Bank
P.O. Box 17051
Baltimore, MD 21257-1051

Household Credit
P. O. Box 17051
Baltimore, MD 21297-1051

Pike Emergency Group
P. O. Box 400
San Antonio, TX 78292-0400

Wells Fargo
P. O. Box 13460
Philadelphia, PA 19101-3460